



HOME OFFICE
4638 W St
P.O. Box 30659
Lincoln, NE 68503
Phone: 402.441.3555
Toll Free: 888.790.7261
Loans: 402.441.3565
Fax: 402.441.3566

Lobby Hours:
Monday - Friday
8:30am to 5:00pm

Drive Thru
Monday-Thursday
7:30am to 6:00pm
Friday
7:00am to 6:00pm

Saturday
Lobby & Drive Thru
8:30am to 12:00pm
(Teller Transactions
Only on Saturday)

BRANCH OFFICE
5705 S 86th Drive
Lincoln, NE 68526

Lobby Hours:
Monday - Friday
8:30am to 5:00pm

Drive Thru
Monday-Friday
7:30am to 6:00pm

SATURDAY
Drive Thru
8:30am to 12:00pm
(Teller Transactions
Only on Saturday)

Holiday Closing

Monday,
May 30th, 2011
Memorial Day

Monday,
July 4th, 2011
Independence Day

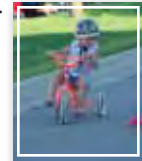
Home Equity

line of credit in case of emergencies like roof repairs or medical expenses. If emergencies don't arise, just having it available is reassurance itself. In addition to flexibility, you only make payments on the line of credit when you use it.

The credit union's home equity line of credit, used wisely, provides an affordable financing option when you have major purchases, expenses or emergencies. If you have questions, concerns or want to apply for a home equity line of credit, contact a credit union loan officer today.

SUMMER SAFETY EVENT

Young members 10 and younger are invited to our 15th Annual Young Member Bike Safety Rodeo on Thursday, June 23rd! The event will be held at the credit union's home office located at 4638 W Street from 6:00 - 8:00pm.



Young members will once again have the opportunity to complete the bicycle obstacle course, tour through emergency vehicles and the fire safety house, plus enjoy FREE concessions, bounce house and other activities! Watch for details!

LINCONE Federal Credit Union Privacy Notice

At LINCONE Federal Credit Union, we value your membership and we are committed to protecting the privacy of all our members. It is important to us that you are confident that any information you give us is private. We make it a priority to provide privacy both on our web site and in our business office.

LINCONE Federal Credit Union collects non-public personal information about you from the following sources:

- 1) Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income;
- 2) Information about your transactions with us or others, such as your account balance, payment history, parties to transactions, and credit card usage;
- 3) Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We do not disclose any non-public personal

CUDL

Remember when shopping for a vehicle, always research your financing options! By using the credit union's low percentage rate you are qualified to use any rebates offered by the manufacturers— which means, this could be your best deal! With a number of rebates available on new vehicles, you are reducing the amount that you are financing even further. Therefore, in combination with the rebates and the credit union's low rate financing right at the dealer, typically your overall costs are lower than if you opted for the special factory financing.

Also, think of your credit union as a valuable resource center. Research pricing information, value of a trade in, review auto buying tips, locate a dealer, receive price quotes, or simply configure the vehicle you would like to purchase by visiting our web site at www.linconefcu.org and click on the **Auto Buying Made Easy** link! Or, if you prefer printed material, we also have NADA book values, fuel guides and other published information at the credit union home office.

In addition, if you have any vehicle financing questions, please do not hesitate to contact the credit union at 402.441.3555 / 888.790.7261.

information about you to anyone, except as permitted by law.

The Credit Union may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. These companies are required to keep this information confidential.

The Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you.

The Credit Union maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.



Welcoming everyone who lives, works, worships or attends school in Lancaster County, NE.

Share-ing Interests



*We don't simply open accounts, we open doors.
We don't just lend money, we make dreams come true.
We don't just invest money, we build futures.*

APRIL 2011

Second Quarter Newsletter

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402.441.3565 (loans)
www.linconefcu.org



KNOW BEFORE YOU GO!

Your vehicle needs can change over the years. So whether it is time to shop for your first car, a family vehicle or a sporty convertible, know your credit union is here for you.

As a credit union member we invite you take full advantage of our partnership with CUDL (Credit Union Direct Lending) and local auto dealerships! Now you can access financing decisions instantly—weekdays or weekends even when we're closed. Just tell the dealers you are a LINCONE member.

Think about the added conveniences and peace of mind this provides for you! The confidence of knowing you, or your family member, financed a new vehicle at the credit union, an institution you know and trust! Plus financing with the credit union right at the dealer will save you valuable time, and eliminate unnecessary trips to the credit union and back to the dealership.

All you have to do is tell the dealer you're a LINCONE member and want to use LINCONE financing. As you know we have some of the most competitive loan rates and you have access to them on the spot!

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Save money when financing major purchases.



The credit union offers a low rate alternative to help you utilize one of your greatest assets. A home equity line of credit, used wisely, creates an opportunity for you to access credit at a fantastic rate. A home equity line of credit acts as a source of revolving credit. You are approved for a certain amount of credit based on your home's equity and then use that to make purchases. Many members have used the line of credit for major purchases or expenses ranging from home improvements, continued education, debt consolidation, new vehicle or landscaping.



3.25%*
APR

* Maximum loan not to exceed 80% of the existing equity in your home based on current tax evaluation or appraised value. Variable Rate subject to change Quarterly, current as of 04/01/2011. ** Consult your tax advisor for tax deductibility.

One of the biggest benefits our home equity line of credit has is the low interest rate. Currently our home equity line of credit is one of the best in Lincoln at 3.25%*. This variable rate loan is much lower than the typical interest rate charged on vehicle loans, credit cards and other financing options.

Another advantage of our home equity line of credit is that it offers you the flexibility to choose how you spend your money. In fact, you could also use it as a form of financial protection, knowing that you can draw on your home equity

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Annual Meeting Reminder

Thursday, April 14, 2011
HiMark Social Hall
8901 Augusta Drive from 6:00 - 8:00pm
Entertainment provided by:
Capital City Cloggers
RSVP by April 11, 2011.



Did you know ~ LINCONE has over 40 FREE Local ATMs / 28,000 Nationwide.
Visit www.co-opfs.org or www.linconefcu.org for locations